

**Information to identify the case:**

Debtor 1	<u>Allen C. Parker</u>	Social Security number or ITIN	<b>xxx-xx-3392</b>
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u></u>	Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>17-20982-TPA</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Allen C. Parker

7/12/17

**By the court:** Thomas P. Agresti  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Allen C. Parker  
 Debtor

Case No. 17-20982-TPA  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 25

Date Rcvd: Jul 12, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 14, 2017.

db  
 14381602 #+Allen C. Parker, 1407 Alverado Avenue, Pittsburgh, PA 15216-3309  
 14381610 +Allegheny Health Network, P.O. Box 645266, Pittsburgh, PA 15264-5250  
 14381609 +BMO Harris Bank, 770 N. Water Street, Milwaukee, WI 53202-0002  
 14381608 BMO Harris Bank, P.O. Box 6290, Carol Stream, IL 60197-6290  
 14381611 +Bank of America, 4909 Savarese Cir, Tampa, FL 33634-2413  
 14381612 +Citibank, c/o Northland Group, P.O. Box 390905, Minneapolis, MN 55439-0905  
 14381616 Discover Bank, c/o Pressler and Pressler, 7 Entin Road, Parsippany, NJ 07054-5020  
 14381617 +Harris Bank, P.O. Box 94034, Palatine, IL 60094-4034  
 14381618 +KML Law Group, Mellon Independence Center, Suite 5000, 701 Market Street, Philadelphia, PA 19106-1541  
 14381619 +Midland Funding/Synchrony Bank, 2365 Northside Drive, #300, San Diego, CA 92108-2709  
 14381620 +Nationstar Mortgage, 8950 Cypress Waters Boulevard, Coppell, TX 75019-4620  
 14381621 +PGH20, Penn Liberty Plaza I, 1200 Penn Avenue, Pittsburgh, PA 15222-4207  
 14382109 +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 14381621 +St. Clair Hospital, c/o Collection Service Center, P.O. Box 13446, Pittsburgh, PA 15243-0446

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QNLCARDIELLO.COM Jul 13 2017 01:23:00 Natalie Lutz Cardiello, 107 Huron Drive, Carnegie, PA 15106-1826  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 13 2017 01:39:10 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946  
 14381605 EDI: BANKAMER.COM Jul 13 2017 01:23:00 Bank of America, P.O. Box 982238, El Paso, TX 79998  
 14381607 E-mail/Text: cms-bk@cms-collect.com Jul 13 2017 01:38:57 Bank of America, c/o Capital Management Services, 698 1/2 South Ogden Street, Buffalo, NY 14206-2317  
 14381606 +EDI: LTDFINANCIAL.COM Jul 13 2017 01:23:00 Bank of America, c/o LTD Financial Services, 7322 Southwest Freeway, Suite 1600, Houston, TX 77074-2134  
 14381613 EDI: DISCOVER.COM Jul 13 2017 01:23:00 Discover Financial Services, P.O. Box 15316, Wilmington, DE 19850  
 14381614 E-mail/Text: DQENOTICES@BERNSTEINLAW.COM Jul 13 2017 01:41:08 Duquesne Light, Payment Processing Center, P.O. Box 67, Pittsburgh, PA 15267-0001  
 14381622 E-mail/Text: PFS.Analyst@stclair.org Jul 13 2017 01:40:47 St. Clair Hospital, P.O. Box 640831, Pittsburgh, PA 15264-0831  
 14381623 +EDI: RMSC.COM Jul 13 2017 01:23:00 Synchrony Bank/Walmart, P.O. Box 965024, Orlando, FL 32896-5024  
 14381615 EDI: USBANKARS.COM Jul 13 2017 01:23:00 Elan Financial Services, P.O. Box 108, Saint Louis, MO 63166  
 14381624 EDI: USAA.COM Jul 13 2017 01:23:00 USAA Federal Savings Bank, 10750 McDermott Freeway, San Antonio, TX 78288-0544

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Fannie Mae  
 14381603 Annette Parker  
 14381604 Annette T. Parker  
 cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 3, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 14, 2017

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: admin  
Form ID: 318

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Total Noticed: 25

Date Rcvd: Jul 12, 2017

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 12, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Fannie Mae bkgroup@kmlawgroup.com  
Natalie Lutz Cardiello ncardiello@comcast.net, ncardiello@ecf.epiqsystems.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Rodney D. Shepherd on behalf of Debtor Allen C. Parker rodsheph@cs.com

TOTAL: 4